

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION – DETROIT**

In Re:

Joseph Anthony Tavis

Chapter 13

Case No. 14-47593

Hon. Maria L. Oxholm

Debtor(s)

/

PROPOSED CHAPTER 13 PLAN MODIFICATION

NOW COMES, Debtor Joseph Tavis, by and through his counsel, MCAVOY LAW FIRM, and states as follows:

1. Debtor filed for Chapter 13 bankruptcy on April 30, 2014.
2. Debtor's Chapter 13 plan was confirmed on August 15, 2014.
3. The confirmed plan requires Debtor to submit all federal tax refunds received during the duration of the chapter 13 plan.
4. Debtor is entitled to receive a federal refund of \$817 for the 2017 tax year. (A copy of the 2017 federal tax return has been remitted to the Trustee under separate cover).
5. Debtor's vehicle is in need of repairs the cost of which exceeds Debtor's budgeted transportation costs. Debtor wishes to keep his 2017 refund to pay for part of the vehicle repairs. (Copy of estimated repairs has been sent to Trustee under separate cover).
6. Debtor(s) propose to modify the confirmed Plan pursuant to LBR 3015-2((b)) as follows:
 - a. Debtor shall be excused from remitting his 2017 federal tax refund.
7. This plan modification will affect the creditors by reducing the dividend that would otherwise be available for class 9 unsecured creditors had the 2017 tax refund been remitted.
8. All other provisions of the confirmed Chapter 13 Plan shall remain in full force and effect.

/s/ Christopher McAvoy
Christopher McAvoy P56093
Attorney for Debtor(s)
20155 Goddard
Taylor, MI 48180
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Dated: April 26, 2018

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
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In Re:
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Order Approving Chapter 13 Plan Modification Post-Confirmation

IT IS ORDERED that the confirmed Plan is modified as follows, pursuant to LBR 3015-2(b):

- Debtors' obligation to remit his 2017 Federal tax refund is excused.
- All other provisions of the confirmed Chapter 13 Plan shall remain in full force and effect.

EXHIBIT A

UNITED STATES BANKRUPTCY COURT
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NOTICE OF POST-CONFIRMATION PLAN MODIFICATION

Debtor(s), Vick J. Michaels, has filed papers with the court to modify her Chapter 13 Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this Bankruptcy case. (If you do not have an attorney, you may wish to consult one).

If you do not want the court to grant the requested relief, or if you want the court to consider your views on the requested relief, within 21 days, you or your attorney must:

1. File with the court a written response or an answer, explaining your position at:
United States Bankruptcy Court, 211 West Fort Street, Detroit, MI 48226.

If you mail your response to the court for filing, you must mail it early enough so that the court will receive it on or before the date stated above.

You must also mail a copy to:

McAvoy Law Firm, 20155 Goddard Rd., Taylor, MI 48180

Tammy L. Terry, Chapter 13 Trustee, 636 Griswold Suite 2100 Detroit, MI 48226

2. If a response or answer is timely filed and served, the clerk will schedule a hearing on the motion and you will be served with a notice of the date, time and location of the hearing.

If no timely objection is filed, the proponent of the plan modification may file a certificate of no objection and the modified plan will then become effective.

Dated: April 26, 2018

/s/ Christopher McAvoy
Christopher McAvoy P56093
Attorney for Debtor
20155 Goddard Rd.
Taylor, MI 48075
313-291-0240
mcavoylawfirm@outlook.com

ATTACHMENT 1

LIQUIDATION ANALYSIS AND STATEMENT OF VALUE OF ENCUMBERED PROPERTY:

TYPE OF PROPERTY	FAIR MARKET VALUE	LIENS	DEBTOR'S SHARE OF EQUITY	EXEMPT AMOUNT	NON-EXEMPT AMOUNT
PERSONAL RESIDENCE	\$74,000.00	\$70,054.00	\$3,946.00	\$12,000.00	\$0.00
REAL ESTATE OTHER THAN PERSONAL RESIDENCE	N/A	N/A	N/A	N/A	N/A
HHG/PERSONAL EFFECTS	\$4,301.00	\$0.00	\$4,301.00	\$4,301.00	\$0.00
JEWELRY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH/BANK ACCOUNTS	\$1,558.31	\$0.00	\$1,558.31	\$1,558.31	\$0.00
VEHICLES	\$5,600.00	\$5,245.00	\$355.00	\$355.00	\$0.00
OTHER {Retirement Account and Life Insurance}	\$20,007.57	\$0.00	\$20,007.57	\$20,007.57	\$0.00
OTHER {Garment Printer}	\$7,000.00	\$25,571.00	\$0.00	\$0.00	\$0.00
OTHER	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Amount available upon liquidation.....	\$	\$0.00
Less administrative expenses and costs	\$	\$0.00
Less priority claims	\$	\$0.00
Amount Available in Chapter 7	\$	\$0.00

ATTACHMENT 2

CHAPTER 13 MODEL WORKSHEET LOCAL BANKRUPTCY RULE 3015-1(B)(2) E.D.M.

1.	Proposed length of Plan:	36 months	
2.	Initial Plan Payment: \$921.46 per month x 36 months =	\$33,172.56	(subtotal)
	Step Payment #1 \$_____ per month x _____ months =	\$_____	(subtotal)
	Step Payment #2 \$_____ per month x _____ months =	\$_____	(subtotal)
3.	Additional Payments: \$_____ per _____ =	\$_____	(subtotal)
4.	Lump Sum Payments	= \$_____	(subtotal)
5.	Total to be paid into Plan (total of lines 2 through 4)		\$33,172.56
6.	Estimated Disbursements other than to Class 9 General Unsecured Creditors		
a.	Estimated Trustee Fees	\$1,990.35	
b.	Estimated Attorney Fees and costs through confirmation of plan	\$2,060.00	
c.	Estimated Attorney Fees and costs Post-confirmation through duration of Plan	\$_____	
d.	Estimated Fees of Other Professionals	\$_____	
e.	Total mortgage and other continuing secured debt payments	\$24,804.00	
f.	Total non-continuing secured debt payments (including interest)	\$_____	
g.	Total Priority Claims	\$_____	
h.	Total arrearage claims	\$4,128.00	
7.	Total Disbursements other than to Class 9 General Unsecured Creditors (Total of lines 6.a through 6.h)		\$32,982.35
8.	Funds <i>estimated</i> to be available for Class 9 General Unsecured Creditors (Line 5 minus Line 7)		\$190.21
9.	Estimated dividend to Class 9 General Unsecured Creditors in Chapter 7 proceeding (see liquidation analysis on Page 6)		\$0.00

COMMENTS: